Case 20-22494-CMB Doc 17 Filed 12/04/20 Entered 12/05/20 00:38:03 Desc Imaged Certificate of Notice Page 1 of 5

	Certificate of No	hice rage i or o				
Information to identify the case:						
Debtor 1	Patrick J. Green II	Social Security number or ITIN xxx-xx-3972				
	First Name Middle Name Last Name	EIN				
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN				
		EIN				
United States I	Bankruptcy Court WESTERN DISTRICT OF P	ENNSYLVANIA				
Case number:	20-22494-CMB					

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick J. Green II

12/2/20

By the court: Carlota M. Bohm

United States Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court Western District of Pennsylvania

Case No. 20-22494-CMB In re: Patrick J. Green, II

Debtor(s)

Chapter 7

# **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: admin Page 1 of 3 Date Rcvd: Dec 02, 2020 Form ID: 318 Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). ++

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:

Recip ID Recipient Name and Address

+ Patrick J. Green, II, 216 South Monroe Street, Butler, PA 16001-7030 dh

+ RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409 15281524

15281523 + RoundPoint Mortgage Servicing Corporatio, 446 Wrenplace Road, Fort Mill, SC 29715-0200

TOTAL: 3

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Dec 03 2020 05:43:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Dec 03 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2020 05:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 03 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2020 05:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 03 2020 05:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15281510	+ Email/Text: jschon@basapa.org	Dec 03 2020 05:26:00	Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294
15281518	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 03 2020 05:26:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15281515	+ EDI: CITICORP.COM	Dec 03 2020 05:43:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15281516	EDI: CITICORP.COM	Dec 03 2020 05:43:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15281517	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 03 2020 05:26:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15281521	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 03 2020 05:28:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15281519	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 03 2020 05:28:00	Credit Management Company, 2121 Noblestown

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Date Rcvd: Dec 02, 2020 Form ID: 318 Total Noticed: 18

Rd, Pittsburgh, PA 15205-3956 15281511 EDI: JPMORGANCHASE Dec 03 2020 05:43:00 Chase Card Services, Po Box 15369, Wilmington, DE 19850 15281513 EDI: JPMORGANCHASE Dec 03 2020 05:43:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 15281841 + EDI: RMSC.COM Dec 03 2020 05:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

15281525 + Email/Text: notices@burt-law.com

Dec 03 2020 05:28:00 Yale Weinstein, Esq., Law Offices of Burton Neil & Assoc., 1060 Andrew Dr.- Suite 170, West

Chester, PA 19380-5601

TOTAL: 17

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address RoundPoint Mortgage Servicing Corporation
15281522	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15281520	*+	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15281512	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15281514	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court: Chase Card Services. Attn: Bankruptcy. Po Box 15298, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmllawgroup.com

Lauren M. Lamb

on behalf of Debtor Patrick J. Green II

julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamburg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamburg.com; cgoga@steidl-steinberg.com; cgoga@steidl-stei

LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Certificate of Notice
User: admin

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Date Rcvd: Dec 02, 2020 TOTAL: 4

District/off: 0315-2

Form ID: 318

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